

Information to identify the case:

Debtor 1	Mindie M Palmer	Social Security number or ITIN	xxx-xx-8010
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of Utah			
Case number:	21-22342 RKM	Chapter 7	Petition date: 5/26/21

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mindie M Palmer

8/25/21

By the court: R. Kimball Mosier
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mindie M Palmer
Debtor

Case No. 21-22342-RKM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 25, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	Mindie M Palmer, 4729 S 3950 W, Roy, UT 84067-8833
11853320	Apria HealthCare LLC, 26220 Enterprise Ct, Lake Forest, CA 92630-8405
11853322	Brad Melville MD, 4403 Harrison Blvd Ste 1815, Ogden, UT 84403-3339
11853323	Carecentrix, 20 Church St Fl 12, Hartford, CT 06103-1246
11853327	Check City, 1207 Washington Blvd, Ogden, UT 84404-5742
11853330	Dennis Winters MD, 4403 Harrison Blvd Ste 1815, Ogden, UT 84403-3339
11853332	Dominion Energy, 1140 W 200 S, Salt Lake City, UT 84104-1800
11853333	Epic emergency Physicians, 333 N 300 W, Salt Lake City, UT 84103-1215
11853337	First Professiona Services Corporation, 8841 S Redwood Rd Ste B, West Jordan, UT 84088-9290
11853339	Independence University, PO Box 575777, Murray, UT 84157-5777
11853340	Intermountain Healthcare, PO Box 27128, Salt Lake City, UT 84127-0128
11853342	Mount Ogden Anesthesia Group, 4364 Washington Blvd, Ogden, UT 84403-1866
11853344	Mountain Visat Dental, 539 N Harrisville Rd Ste F, Harrisville, UT 84404-3577
11853345	Mountain West Anesthesi, PO Box 3570, Salt Lake City, UT 84110-3570
11853347	Mountian Strar Medical, 6985 S Union Park Ctr Ste 500, Cottonwood Heights, UT 84047-4182
11853349	NEWDEALUSED CARS, 3213 Wall Ave, Ogden, UT 84401-3808
11853351	Outsource Receivables, 1349 Washington Blvd, Ogden, UT 84404-5744
11880242	+ Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389
11853355	Rock Run Dental, 5985 S 3500 W, Roy, UT 84067-9003
11853360	SPEEDYCASH.COM 89-UT, PO Box 780408, Wichita, KS 67278-0408
11853359	South Ogden Specialty Surgery Center, 955 Chambers St # SITE 101, South Ogden, UT 84403-4595
11853363	+ Tanner Clinic, 2121 N 1700 W, Layton, UT 84041-1185
11853364	Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
11853366	U.S. Department of the Treasury, Debt Managment Services, PO Box 830794, Birmingham, AL 35283-0794
11853367	Utah Cardiology, 444 W Bourne Cir Ste 200, Farmington, UT 84025-3657
11853370	Visa, PO Box 5069, Sioux Falls, SD 57117-5069

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
11853319	Email/Text: legal@liftcredit.com	Aug 25 2021 23:05:00	2 Guys Loans, 3214 N University Ave Ste 601, Provo, UT 84604-4405
11860671	EDI: ATLASACQU	Aug 26 2021 03:08:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
11853321	Email/Text: banko@bonncoll.com	Aug 25 2021 23:05:00	Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621
11853325	Email/Text: bankruptcynotices@cbecompanies.com	Aug 25 2021 23:05:00	CBE Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
11853324	EDI: PHINGENESIS	Aug 26 2021 03:13:00	Cb Indigo/gf, PO Box 4499, Beaverton, OR 97076-4499
11853328	Email/Text: constable.sindt@gmail.com	Aug 25 2021 23:04:00	Constable's Office, 47 E Fort Union Blvd Ste 201, Midvale, UT 84047-5507
11853331	EDI: NAVIENTFKASMDOE.COM		

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		Aug 26 2021 03:08:00	Dept of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
11853334	Email/Text: bankruptcy@expressrecovery.com	Aug 25 2021 23:05:00	Express Recovery INC, 2790 Decker Lake Dr, West Valley, UT 84119-2057
11853335	EDI: AMINFOFP.COM	Aug 26 2021 03:08:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
11853336	EDI: AMINFOFP.COM	Aug 26 2021 03:08:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
11853338	EDI: PHINGENESIS	Aug 26 2021 03:13:00	Genesis Credit/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
11853341	EDI: IRS.COM	Aug 26 2021 03:08:00	Internal Revenue Service Centralized Ins, PO Box 7346, Philadelphia, PA 19101-7346
11853326	EDI: JPMORGANCHASE	Aug 26 2021 03:08:00	Chase, PO Box 659732, San Antonio, TX 78265-9732
11853343	Email/Text: wendy@mountainlandcollections.com	Aug 25 2021 23:05:00	Mountain Land Collections, 852 N 1050 E, American Fork, UT 84003
11853346	Email/Text: wendy@mountainlandcollections.com	Aug 25 2021 23:05:00	Mountain Land Collections, PO Box 1280, American Fork, UT 84003-6280
11853348	Email/Text: m4u@mny4you.com	Aug 25 2021 23:05:00	Mr. Money, 1167 W 12th St, Ogden, UT 84404-5408
11853350	Email/PDF: HCABKNotifications@resurgent.com	Aug 25 2021 23:12:33	Ogden Regional Medical Center, 5475 S 500 E, Ogden, UT 84405-6905
11853329	Email/Text: smgutahbankruptcycourt@steward.org	Aug 25 2021 23:04:25	Davis Hospital, PO Box 27012, Salt Lake City, UT 84127-0012
11853353	Email/Text: bankruptcy@gopfs.com	Aug 25 2021 23:05:00	Prestige Financial, 1420 S 500 W, Salt Lake City, UT 84115-5149
11853352	+ Email/Text: accounting@park.edu	Aug 25 2021 23:05:23	Park University, 8700 NW River Park Dr, Parkville, MO 64152-3795
11853354	Email/Text: ecfbankruptcy@progleasing.com	Aug 25 2021 23:05:00	Progressive leasing, 256 W Data Dr, Draper, UT 84020-2315
11853356	Email/Text: bankruptcynotifications@pacificorp.com	Aug 25 2021 23:05:00	Rockey Mountain Power, PO Box 25308, Salt Lake City, UT 84125-0308
11853358	Email/Text: bankruptcy@snapfinance.com	Aug 25 2021 23:04:00	Snap Finance, PO Box 26561, Salt Lake City, UT 84126-0561
11853357	Email/Text: bankruptcy@speedyinc.com	Aug 25 2021 23:05:00	Scil INC, 3611 N Ridge Rd, Wichita, KS 67205-1214
11853362	Email/Text: amieg@stcol.com	Aug 25 2021 23:05:00	State collections service, PO Box 6250, Madison, WI 53716-0250
11853365	Email/Text: BankruptcyNotices@titlemax.com	Aug 25 2021 23:05:00	Title Max, 15 Bull St, Savannah, GA 31401-2685
11853368	EDI: UTAHTAXCOMM.COM	Aug 26 2021 03:08:00	Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000
11853369	EDI: VERIZONCOMB.COM	Aug 26 2021 03:08:00	Verizon Wireless, 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11853361		St Choice Money Center, 1377 W 9000 S, RETURNED MAIL--99999

District/off: 1088-2

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Recoup Asset Management LLC, 4850 Harrison Blvd STE 1, Ogden, UT 84403-4389

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Abraham O. Smoot, VII	on behalf of Creditor Recoup Asset Management LLC aosvii@gmail.com recoupassetmanagement@gmail.com
David L. Miller tr	davidlmillerpc@msn.com ut09@ecfcbis.com;dlim@trustesolutions.net
Ryan S Wilkinson	on behalf of Debtor Mindie M Palmer wilkinsonlegal@outlook.com G9577@notify.cincompass.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

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